

REMARKS

Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

Claims 1, 9 and 14 are currently being amended.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

After amending the claims as set forth above, claims 1-18 remain pending in this application.

In the Office Action, claims 1, 2, 5, 9, 10, 13, 14 and 18 were rejected under 35 U.S.C. § 102(b) as being allegedly anticipated by Gohl (US 2002/0099942 A1). Claims 3, 4, 7, 8, 11, 12, 16 and 17 were rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over the same reference. Claims 6 and 15 were rejected as under 35 U.S.C. § 103(a) as being allegedly unpatentable over the same reference in view of Sormunen et al. (U.S. Patent No. 6,112,078). In view of the amendments to independent claims 1, 9 and 14 and for at least the reasons set forth herein, these rejections have been respectfully overcome.

By way of background, the present invention provides a method of providing a casual user with sufficient access to a electronic exchange to facilitate a transaction without the need for making the casual user a registered member of the exchange. The authorization procedure for establishing registered members is complex and can be too costly and time prohibitive to extend to casual users from whom only limited and infrequent interaction with the exchange is required. At the same time, it is important to maintain the security of the exchange when allowing casual users even limited access.

The present invention, as defined in the claims, provides a solution that addresses these issues. As described in claim 1, the method of a preferred embodiment of the present invention includes receiving a request from an external application (not from the casual user); generating and transmitting an external message to the casual user containing information on accessing the casual access application; generating a context sensitive personal identification number (CS-PIN) upon access of the casual access application by the casual user using the information contained in the external message; storing the CS-PIN in a CS-PIN holder (apart from the external participant and the casual user) accessible to the casual user; and completing the request upon access by the casual user using the CS-PIN.

One of the features of such a system is that no message transmitted to the casual user from a casual access application (CAA) system contains sufficient information to allow an unauthorized interceptor of a message to access the system. For instance, while an intercepted message may contain the generated URL or other reference to access the CAA system, such message would not contain the CS-PIN or the location of the CS-PIN holder.

Gohl deals with introducing an additional layer of security on top of simple password authentication. Specifically, it describes merging a password with a random or pseudo-random merge string in order to create a temporary ID code. The merge string is requested from the client 10 and provided by the identification server 18.

The Office Action alleges that Gohl discloses each of the steps of independent claims 1, 9 and 14 of the present application. For example, the Office Action on page 2, with respect to the elements of claim 1, asserts that Gohl discloses "receiving a request from an external application" and cites paragraph 28 and the "request page" shown in Figure 2 of the reference. The cited portions of the reference refer to a request 50 *made by the client 10* to the identification server 18 for the merge string. In the reference, the client 10 is the party to be authenticated and Applicant assumes the Office Action is making

a correspondence between the casual user/external participant of the present invention with the client 10 of Gohl.

In the present application, the "external application" is different than the "casual user" (see, e.g., paragraph 11 of the present specification). Indeed, the external application in the exchange sends a request that it needs something (information, authorization, etc.) from a certain external participant/casual user. The method of the present invention proceeds to facilitate such a request without jeopardizing the security of the system and without requiring the external participant to be authorized as a full registered member of the exchange. Therefore, while Gohl may disclose receiving a request 50 from a client (casual user), it does not disclose "receiving a request from an external application" as defined in the present specification.

This exemplifies a fundamental difference between the cited reference and the present invention. Unlike the present application, the Gohl reference does not pertain to facilitating requests from external applications where the applications need some information or action by a casual user. The disclosure of Gohl is merely directed to providing further encryption to password authentication of a client/user.

The Office Action further asserts that Gohl discloses "storing said CS-PIN in a CS-PIN holder accessible to said casual user" as recited in claim 1. Figure 2 of the present application illustrates such a CS-PIN holder 275 and its relation to other entities such as the casual user 270 and the CAA 250. In the method and system of Gohl, a CS-PIN holder separate from the casual access application and from the casual user would have no relevance and would not be needed since the authentication in Gohl is implemented in the password encryption and merging string method. Nevertheless, this claim language has been amended to further distinguish the claimed invention from the cited references.

Accordingly, claims 1, 9 and 14, as amended, are patentable over Gohl. The remaining claims depend directly or indirectly from the amended claims and

are further patentable in view of their additional recitations. In view of the foregoing, the rejections under 35 U.S.C. §§ 102(b) and 103(a) based on Gohl should be reconsidered and withdrawn.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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